

REMARKS

In the final Office Action of October 10, 2007, the Examiner rejects claims 1, 2, 6-8, 10, 25-29, 33-35, 37, and 52-54 under 35 U.S.C. § 103(a) as being allegedly unpatentable over U.S. Patent No. 6,480,860, issued to Monday, in view of U.S. Patent No. 6,704,723, issued to Alavi et al. ("Alavi"); rejects claims 3-5 and 30-32 under 35 U.S.C. § 103(a) as being allegedly unpatentable over Monday in view Alavi, and further in view of U.S. Patent No. 6,732,360, issued to Seo; and rejects claims 9 and 36 under 35 U.S.C. § 103(a) as being allegedly unpatentable over Monday in view of Alavi, and further in view of U.S. Patent No. 5,826,270, issued to Rutkowski. The final Office Action does not appear to address claim 55.¹ By this amendment, Applicant cancels claims 1-10, 25-37, and 52-54, amends claim 55, and adds new claims 56-62. Therefore, the rejection of claims 1-10, 25-37, and 52-54 is now moot. Applicant traverses the rejection of claim 55 for the following reasons.

Claim 55 recites the following:

A computer based method for retrieving one or more financing documents associated with a purchase or lease of equipment, comprising:
storing, for each of a plurality of financing form documents, selection rules which determine the conditions under which each document is to be included in a documentation package associated with the purchase or lease of equipment;
receiving transaction information including equipment a customer wishes to lease or purchase and payment information associated with the lease or purchase;
based on the transaction information and the selection rules, automatically selecting one or more of the financing form documents to be retrieved and used in financing the purchase or lease of equipment; and
providing the one or more selected financing form documents to a computer for use in financing the purchase or lease of equipment.

¹ Although claim 55 is listed on page 4 of the final Office Action, it is not cited in the Examiner's grounds for rejection (see, e.g., p. 2), and the recitations of claim 55 are not addressed.

Monday discloses a system for using a markup language, such as XML, to allow a user to access information in a database. Data requests are made from a markup language interface, such as an XML interface, and are then sent through a translator, or bridge, which parses the requests and sends them to an appropriate source (i.e. database) that contains the requested data. The source then retrieves the data and sends it back to the translator, which constructs an XML document with the retrieved data and sends it back to the requesting client. See col. 7:24-67. Monday is not concerned with “financing form documents,” and does not disclose or suggest “receiving transaction information including equipment a customer wishes to lease or purchase and payment information associated with the lease or purchase,” or “providing the one or more financing form documents to a computer for use in financing the purchase or lease of equipment,” as recited in claim 55.

Alavi discloses a method and system for providing business intelligence information over a computer network via extensible markup language. See Alavi, Title. The system of Alavi allows users to submit queries for certain financial information, and returns results of the query as a set of results, such as a table or report. See Alavi at col. 4:44 – col. 5:50. Consequently, Alavi is also not concerned with “financing form documents,” and does not disclose or suggest “receiving transaction information including equipment a customer wishes to lease or purchase and payment information associated with the lease or purchase,” or “providing the one or more financing form documents to a computer for use in financing the purchase or lease of equipment,” as recited in claim 55.

The Examiner contends that Alavi teaches a system including “financial information and reports.” Final Office Action at 3. However, claim 55 now recites “providing one or more financing form documents to a computer for use in financing the purchase or lease of equipment.” Alavi does not disclose or suggest “financing form documents,” as claimed.

The Examiner further states “a recitation of the intended use of the claimed invention must result in a structural difference between the claimed invention and the prior art in order to patentably distinguish the claimed invention from the prior art.” Final Office Action at 12. However, claim 55 does not merely recite an intended use. Rather, claim 55 recites, *inter alia*, the steps of “storing, for each of a plurality of financing form documents, selection rules which determine the conditions under which each document is to be included in a documentation package associated with the purchase or lease of equipment,” and “receiving transaction information including equipment a customer wishes to lease or purchase and payment information associated with the lease or purchase.” Thus, the Examiner’s “intended use” rationale is improper in view of the claim language.

For at least the above reasons, the rejection of claim 55 in view of Alavi and Monday should be withdrawn.

Claim 59, though of different scope from claim 55, recites, *inter alia*, “[a] computer based system for retrieving one or more financing documents associated with a purchase or lease of equipment,” comprising, “a table that stores, for each of a plurality of financing form documents, selection rules which determine the conditions under which the document is to be included in a documentation package associated

with the purchase or lease of equipment,” “a computer application configured to receive transaction information including equipment a customer wishes to lease or purchase and payment information associated with the lease or purchase,” “a computer application configured to automatically select, based on the transaction information and the selection rules, one or more of the financing form documents to be used in financing the purchase or lease of equipment,” and “a computer application configured to provide the one or more automatically selected financing form documents to a computer for use in financing the purchase or lease of equipment.” For the same reasons discussed above, neither Alavi nor Monday, either alone or in combination, disclose or suggest these recitations.

Claims 56-58 and 60-62 depend from respective claims 55 and 59, and therefore are distinguishable from the cited art for the same reasons discussed above. In addition, claim 56 recites, “automatically selecting depends on one or more of: insurance information associated with the equipment, a location of a dealer associated with the equipment, and a location of a customer purchasing or leasing the equipment,” claim 57 recites, “providing the one or more selected financing form documents includes providing a plurality of selected financing form documents to the computer for use in financing the purchase or lease of equipment,” claim 58 recites, “the one or more financing form documents are selected from one or more of: an insurance form, and a form describing the equipment for which a contract is being drafted,” claim 60 recites, “the selection rules include rules based on one or more of: insurance information associated with the equipment, a location of a dealer associated with the equipment, and a location of a customer purchasing or leasing the equipment,” claim 61 recites,

"the one or more financing form documents are a plurality of financing form documents," and claim 62 recites, "the one or more financing form documents are selected from one or more of: an insurance form, and a form describing the equipment for which a contract is being drafted." None of these recitations are taught or suggested by the art of record.

In view of the foregoing remarks, Applicant submits that pending claims 55-62 are neither anticipated nor rendered obvious in view of the cited art. Applicant therefore requests the Examiner's reconsideration of the application, and the timely allowance of the pending claims.

The final Office Action contains characterizations of the claims and the related art with which Applicant does not necessarily agree. Unless expressly noted otherwise, Applicant declines to subscribe to any statement or characterization in the final Office Action.

If a telephone interview will expedite issuance of this application, the Examiner is requested to call Applicant's representative whose name and registration number appear below, at 202-408-4138 to discuss any remaining issues.

Please grant any additional extensions of time required to enter this response and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: October 31, 2007

By: Bradley E. Edelman
Bradley E. Edelman
Reg. No. 57,648